

PATENT  
94.04  
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: C.S. KUMAR et al. ) Examiner: Ryan D. Donlon  
Serial No.: 10/537,636 )  
Filed: June 3, 2005 )  
For: REAL-TIME INSURANCE POLICY )  
UNDERWRITING AND RISK MANAGEMENT )

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Transmitted herewith in the above-identified application is an:

- Amendment- 20 pages.  
 Petition for Extension of Time (3 Months).  
 Replacement Drawings- 187 Sheets.

The fee has been calculated as shown below:

	Remaining After Amendment		Previously Paid For		Additional Fee		
Total Claims	48	Minus	92	=	0	X52	= \$0
Independent Claims	3	Minus	18	=	0	X220	= \$0
	First Presentation of Multiple Dependant Claim			=	+390		= \$0
					Total		= \$0

- Please charge Deposit Account No. 50-0585 the amount of \$555.00 to cover the extension fee.  
 The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or any future or concurrent communication or reply, or credit any overpayment to Deposit Account No. 50-0585.  
 Any filing fees under 37 CFR 1.16 for the presentation of extra claims.  
 Any patent application processing fees under 37 CFR 1.17, including all required extension of time fees.

Respectfully submitted,

/Janaki K. Davda/

Dated: September 18, 2009

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CERTIFICATE UNDER 37 CFR 1.8:

I hereby certify that this correspondence is being transmitted through the USPTO EFS-Web system over the Internet to Ryan D. Donlon on September 18, 2009.

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9/18/09  
Date